

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on June 10, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrea Graham
3106 Petre Road, #201
Chesapeake, VA 23325

Case Number: 15-72022-SCS
Office Code: 2

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-8041

Attorney for Debtor(s) (name and address):

Ronald J. Berg
Berg Legal Clinic
700 Newtown Road, Ste 110
Norfolk, VA 23502
Telephone number: 757-461-5557

Bankruptcy Trustee (name and address):

Clara P. Swanson
708 Thimble Shoals Boulevard, Suite 1
Newport News, VA 23606
Telephone number: (757) 873-0470

Meeting of Creditors:

Date: **July 14, 2015**

Time: **03:00 PM**

Location: **Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
September 14, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

600 Granby St., Room 400
Norfolk, VA 23510

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: June 11, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Norfolk. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>MANNER OF PAYMENT OF FEES: Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location.</p> <p>Norfolk: same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

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 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Andrea Graham
 Debtor

Case No. 15-72022-SCS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: harrella
 Form ID: B9A

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jun 11, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2015.

db
 12927397 +Andrea Graham, 3106 Petre Road, #201, Chesapeake, VA 23325-2649
 12927398 +Acs/wells Fargo, 501 Bleecker St, Utica, NY 13501-2401
 12927401 Bayview Physician Service, PC, P.O. Box 7068, Portsmouth, VA 23707-0068
 ++CENTURY 21 NACHMAN REALTY, 720 THIMBLE SHOALS BLVD, SUITE 116, NEWPORT NEWS VA 23606-4537
 (address filed with court: Century 21/ Nachman Realty, 720 thimble Shoals Blvd, Ste 106, Newport News, VA 23606-0000)
 12927403 ++COASTAL CREDIT LLC, PO BOX 9410, VIRGINIA BEACH VA 23450-9410
 (address filed with court: Coastal Credit Llc, 3852 Virginia Beach Blvd, Virginia Beach, VA 23452-0000)
 12927399 +Cambridge Manor Apartment, aka Fairview Manor Apartments, 2815 Indian River Road, Chesapeake, VA 23325-2607
 12927402 +Champion, Utility Billing Services, 5955 S.E. Federal Highway, PMB#361, Stuart, FL 34997-7871
 12927404 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
 12927405 +Diversified Adjustment, 600 Coon Rapids Blvd Nw, Coon Rapids, MN 55433-5549
 12927406 +Dominion Power, P.O. Box 26543, Richmond, VA 23290-0001
 12927407 Erie County Medical Center, 1416 Grider Street, Buffalo, NJ 07458-8041
 12927409 +FF Acquisition LLC, 1620 Cedar Road, Ste 100, Chesapeake, VA 23322-7197
 12927410 +First Virginia Financial Services, P.O. Box 4115, Concord, CA 94524-4115
 12927411 +Geico, 109 Volvo Parkway, Suite 5, Chesapeake, VA 23320-4609
 12927413 +Medical Center Radiologists, Inc., P.O. Box 37, Indianapolis, IN 46206-0037
 12927414 +Merc Adj Bur, Po Box 9016, Williamsville, NY 14231-9016
 12927415 +National Fuel, P.O. Box 960, Northborough, MA 01532-0960
 12927416 +National Grid, P.O. Box 11742, Newark, NJ 07101-4742
 12927417 +Nys Higher Ed Services, 99 Washington Ave, Albany, NY 12210-2822
 12927418 +Patient First, 5000 Cox Road, Suite 100, Glen Allen, VA 23060-9263
 12927419 Peninsula Emergency Physicians, P.O. Box 7422, Hampton, VA 23666-0422
 12927420 +Progressive Financial, 1919 W Fairmont Dr Ste 8, Tempe, AZ 85282-3194
 12927422 +Select Laundry, P.O. Box 426, Arvada, CO 80001-0426
 12927423 +Sentara Healthcare, P.O. Box 2200, Norfolk, VA 23501-2200
 12927424 +Southeastern Virginia Health System, 1033 28th Street, Newport News, VA 23607-4233
 12927425 +Sternrecsvcs, 415 N Edgeworth St, Greensboro, NC 27401-2182
 12927426 +The Credit Bureau Inc, Eos Cca, 300 Canalview Blvd. Suite 130, Rochester, NY 14623-2811
 12927427 Tidewater Diag. Imaging, PO Box 12127, Newport News, VA 23612-2127
 12927428 +Timer Warner Cable, 3140 W Arrowood Road, Charlotte, NC 28273-0001
 12927429 +Wachovia Ed Finance, 501 Bleecker St, Utica, NY 13501-2401
 12927430 Wells Fargo Education Financial Services, Wells Fargo Bank, Mac X2505-033 Pob 10438, Des Moines, IA 50306-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: BLCNT@berglc.hrcocmail.com Jun 12 2015 02:24:18 Ronald J. Berg,

Berg Legal Clinic, 700 Newtown Road, Ste 110, Norfolk, VA 23502
 tr +EDI: BCPSWANSON.COM Jun 12 2015 02:24:00 Clara P. Swanson,
 708 Thimble Shoals Boulevard, Suite 1, Newport News, VA 23606-4547
 12927408 +E-mail/Text: bankruptcynotices@advanceamerica.net Jun 12 2015 02:25:19
 Express Check Advance of Virginia, LLC, d/b/a Express Check Advance, 1707 Parkview Drive, Chesapeake, VA 23320-2630
 12927412 +EDI: IIC9.COM Jun 12 2015 02:23:00 IC System, Attn: Bankruptcy,
 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
 12927396 +E-mail/Text: ustpregion04.no.ecf@usdoj.gov Jun 12 2015 02:24:56 Office of the U S Trustee,
 Room 625 Federal Bldg., 200 Granby Street, Norfolk, VA 23510-1814
 12927421 +E-mail/Text: colleen.atkinson@rmscollect.com Jun 12 2015 02:25:37 Receivable Management,
 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12927400 ##+Carolina Medical, 8800 N Tryon Street, Charlotte, NC 28262-3300

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-8

User: harrella
Form ID: B9A

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Total Noticed: 37

Date Rcvd: Jun 11, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2015 at the address(es) listed below:

Clara P. Swanson clara.swanson@verizon.net, clarapswanson@yahoo.com;val0@ecfcbis.com
Ronald J. Berg on behalf of Debtor Andrea Graham BLCNT@berglc.hrcoxmail.com, bergnt@ba-dsg.net
TOTAL: 2